Certificate Number: 16339-PAE-DE-034355098

Bankruptcy Case Number: 19-17917



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>April 17, 2020</u>, at <u>6:29</u> o'clock <u>PM EDT</u>, <u>Sandra Abreu</u> completed a course on personal financial management given <u>by internet</u> by <u>Second Bankruptcy Course</u>, <u>LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 17, 2020 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor